Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims

Claim 1 (Currently Amended): A method, performed by a computer system having a network of terminals, of transferring funds from a first payment cardholder ~~at a first merchant terminal~~ account associated with a first cardholder to a second payment cardholder ~~at a second merchant terminal said method comprising the steps of~~ account associated with a second cardholder, said first and second payment cardholder accounts being unassociated with one another, in response to receiving an indication from said first cardholder at a first merchant terminal that a transfer of funds is required to said second cardholder, the method comprising the steps of:

~~receiving an indication from said first cardholder at said first merchant terminal that a transfer of funds is required to said second cardholder;~~

generating a first payment card transaction at the first merchant terminal between [[said]] a first merchant and said first cardholder, wherein said first payment card transaction is a first transfer, debiting said funds from said first payment cardholder account and crediting said funds to said first merchant;

generating a second payment card transaction at the second merchant terminal between [[said]] a second merchant and said second cardholder, wherein said second payment card transaction is a second transfer, debiting said funds from said second merchant and crediting said funds to said second payment cardholder account; and

    communicating said first and second payment card transactions
to a host across said network for processing payments
corresponding to the first and second payment card transactions,
thereby debiting said first merchant and crediting said second
merchant.

    Claim 2   (Original):   A method according to claim 1,
comprising the initial step of obtaining authorization for the
first payment card transaction prior to generating the first
payment card transaction.

    Claim 3   (Original):   A method according to claim 1, wherein
the indication identifies the payment card details of the first
cardholder or the payment card details of the second cardholder.

    Claim 4   (Original):   A method according to claim 1, wherein
the indication contains an identifier for the first cardholder or
the second cardholder and whereby the identifier may be used to
obtain the card details of the first or second payment cardholder
from a database of cardholders and their associated identifiers.

    Claim 5   (Previously Presented):   A method according to claim
1, wherein positive or negative amounts associated with the value
of funds to be transferred may be equal to the value of funds to
be transferred or may include a service fee applied to the value
of funds to be transferred.

    Claim 6   (Currently Amended):   A method according to claim 1,
wherein the currency of the first payment card transaction is the
currency of the first ~~cardholder's payment card~~ payment
cardholder account and the second payment card transaction is
conducted in the currency of the second ~~cardholder's payment card~~
payment cardholder account in circumstances where the currencies

of the first and second ~~cardholders' payment card~~ payment
cardholder accounts are different.

Claim 7 (Currently Amended): A method according to claim 1,
wherein ~~the step of receiving an indication~~ the indication is
received from the first cardholder ~~is performed~~ over a computer
network.

Claim 8 (Previously Presented): A method according to claim
1, wherein ~~the step of receiving an indication~~ the indication is
received from the first cardholder ~~is performed~~ over a telephone.

Claim 9 (Previously Presented): A method according to claim
1, wherein the first merchant terminal and the second merchant
terminal are the same.

Claim 10 (Original): A method according to claim 1, wherein
the first merchant and the second merchant are related but not
the same.

Claim 11 (Previously Presented): A method according to
claim 10, wherein the first merchant terminal is resident in a
country of the first cardholder and the second merchant terminal
is located in a country of the second cardholder.

Claim 12 (Previously Presented): A method according to
claim 3, further comprising the step of identifying a suitable
second merchant from the details of the second cardholder.

Claim 13 (Previously Presented): A method according to
claim 3, further comprising the step of identifying a suitable
first merchant from the card details of the first cardholder.

Claim 14   (Currently Amended): A method according to claim 1, comprising the step of generating a third payment card transaction between [[a]] the first merchant and a third cardholder wherein the third cardholder and second merchant are associated with accounts of the same entity, suitably co-resident in a particular country.

Claim 15   (Currently Amended): A system for transferring funds in a network of terminals from a first payment cardholder ~~at a first merchant terminal~~ account associated with a first cardholder to a second payment cardholder ~~at a second merchant terminal~~ account associated with a second cardholder, the first and second payment cardholder accounts being unassociated with one another, comprising:

means for receiving an indication from said first cardholder at [[said]] a first merchant terminal that a transfer of funds is required to said second cardholder;

means for generating a first payment card transaction at the first merchant terminal between said first merchant and said first cardholder, wherein said first payment card transaction is a first transfer, debiting said funds from said first payment cardholder account and crediting said funds to said first merchant;

means for generating a second payment card transaction at the second merchant terminal between said second merchant and said second cardholder, wherein said second payment card transaction is a second transfer, debiting said funds from said second merchant and crediting said funds to said second payment cardholder account; and

means for communicating said first and second payment card
transactions to a host across said network for processing
payments corresponding to the first and second payment card
transactions, thereby debiting said fist merchant and crediting
said second merchant.

Claim 16 (Original): A system according to claim 15,
comprising means for obtaining authorization for the payment card
transaction between the first merchant and the first cardholder
prior to generating the first payment card transaction.

Claim 17 (Original): A system according to claim 15 further
comprising a database of cardholder information, where individual
records in the database contain details of cardholders and an
associated identifier.

Claim 18 (Original): A system according to claim 17,
wherein the system is adapted to extract cardholders details from
the database from identifiers provided to generate the first
and/or second transaction.

Claim 19 (Original): A system according to claim 15,
wherein the system is adapted to perform dynamic currency
conversion on the first and/or second transactions.

Claim 20 (Currently Amended): A system according to claim
15, wherein the system is adapted to receive ~~indications from the~~
~~cardholder~~ the indication from the first cardholder over a
computer network.

Claim 21 (Currently Amended): A system according to claim
15, wherein the system is adapted to receive [[an]] the
indication from the first cardholder over a telephone.

Claim 22 (Original): A system according to claim 15,
wherein the system comprises a database associating card numbers
or ranges of card numbers to at least one merchant.

Claim 23 (Original): A system according to claim 22,
wherein the system is adapted to determine an appropriate
merchant for use in the first transaction by comparison of the
card details of the first cardholder with entries in the
database.

Claim 24 (Original): A system according to claim 22,
wherein the system is adapted to determine an appropriate
merchant for use in the second transaction by comparison of the
card details of the second cardholder with entries in the
database.

Claim 25 (Canceled).

Claim 26 (Original): A computer readable medium having
stored therein instructions for causing a computer system to
perform the method according to claim 1.

Claim 27 (Currently Amended): A method, performed by a
computer system having a network of terminals, of transferring
funds from a first payment cardholder ~~at a first merchant
terminal~~ account associated with a first cardholder to a second
payment cardholder ~~at a second merchant terminal~~ account
associated with a second payment cardholder, said first and
second payment cardholder accounts being unassociated with one
another, said method comprising the steps of:

receiving an indication from said first cardholder at [[said]] a first merchant terminal that a transfer of funds is required to said second cardholder;

generating a first payment card transaction at the first merchant terminal between said first merchant and said first cardholder, wherein said first payment card transaction is a first transfer, debiting said funds from said first <u>payment</u> cardholder <u>account</u> and crediting said funds to said first merchant; and

generating a second payment transaction between said second merchant terminal and said second cardholder, wherein said second payment transaction is a ~~cheque~~ <u>second transfer</u>, debiting said funds from said second merchant and crediting said funds to said second <u>payment</u> cardholder <u>account</u>.

Claim 28 (Currently Amended): A system for transferring funds from a first payment cardholder ~~at a first merchant terminal~~ <u>account associated with a first cardholder</u> to a second payment cardholder ~~at a second merchant terminal~~ <u>account associated with a second payment cardholder, said first and second payment cardholder accounts being unassociated with one another</u>, comprising:

means for receiving an indication from said first cardholder at said first merchant terminal that a transfer of funds is required to said second cardholder;

means for generating a first payment card transaction at the first merchant terminal between said first merchant and said first cardholder, wherein said first payment card transaction is a first transfer, debiting said funds from said first <u>payment</u> cardholder <u>account</u> and crediting said funds to said first merchant; and

means for generating a second payment transaction between said second merchant terminal and said second cardholder, wherein

said second payment transaction is a ~~cheque~~ second transfer,
debiting said funds from said second merchant and crediting said
funds to said second payment cardholder account.

Claim 29 (Canceled).

Claim 30 (Previously Presented): A system according to
claim 15, wherein the first merchant terminal and second merchant
terminal are the same.